NEIL ABERCROMBIE GOVERNOR



### STATE OF HAWAII HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

P.O. BOX 2121 HONOLULU, HAWAII 96805-2121 Oahu (808) 586-7390 Toll Free 1 (800) 295-0089 www.eutf.hawaii.gov BOARD OF TRUSTEES
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January 11, 2011

TO:

HSTA VEBA COBRA Members

FROM:

Sandi Yahiro, Assistant Administrator Sander Yukuro

SUBJECT:

Information Regarding Transitioning to EUTF COBRA Health Plans Created

Specifically for HSTA VEBA COBRA Members and Open Enrollment

#### Aloha!

As you are aware, under Act 106, SLH2010, the law enabling an alternative health benefits system for members previously enrolled in the Voluntary Employees' Beneficiary Association Trust (VEBA), sunset and terminated as of January 1, 2011. The Hawaii Employer-Union Health Benefits Trust Fund (EUTF) created new health insurance benefit plans for HSTA VEBA Consolidated Omnibus Budget Reconciliation Act (COBRA) members in response to the December 7, 2010 oral ruling by Judge Sakamoto. The new plans offer HSTA VEBA COBRA members the same standard of coverage in benefits that they enjoyed under their HSTA VEBA COBRA plans. As such, as of January 1, 2011, all members formerly enrolled in VEBA COBRA must be transitioned to the EUTF specifically created health plans for HSTA VEBA COBRA coverage to continue.

Initially, all VEBA COBRA members will be enrolled in plans EUTF specifically created for HSTA VEBA COBRA members as described on page 2, effective January 1, 2011 as long as payment is made to the carriers (see page 6) by January 21, 2011. However, HSTA VEBA COBRA members may elect to change their EUTF COBRA plans effective March 1, 2011. In order to make a change, HSTA VEBA COBRA members MUST complete and submit the included COBRA enrollment form (Continuation of Coverage Form) during the limited COBRA open enrollment period starting January 13, 2011 and ending January 27, 2011. Please note that if you do NOT want to make changes you do NOT need to complete the COBRA Enrollment form.

This memo is intended to provide you with information to assist you in your transition to the COBRA plans. Below are questions and answers that we hope will be of help to you

## I understand the EUTF must offer HSTA VEBA COBRA members the same benefits that we had in our HSTA VEBA COBRA plans. Is that correct? Will the premiums be the same?

Yes. Judge Sakamoto's December 7, 2010 oral ruling stated that HSTA VEBA members are entitled to the same standard of coverage in benefits when transitioned to the EUTF on January 1, 2011. Premium information should be posted on EUTF's website by January 13, 2011, or sooner.

## When transitioned to EUTF on January 1, 2011, will I keep the same insurance carriers I have under my HSTA VEBA COBRA plans? Will I receive new enrollment cards?

In most situations, yes. However, if you currently have the HSTA VEBA <u>HMA</u> "80/20" medical plan and Catalyst prescription drug plan, on January 1, 2011, EUTF converted you to HMSA's "80/20" medical plan and HMSA's drug plan, both of which offer the same standard of coverage in benefits as the HSTA VEBA plans. See below.

Current HSTA VEBA Plans	EUTF Plans (created for HSTA VEBA members BU 05/45 effective January 1, 2011)
Kaiser Medical & Drug, VSP Vision & Chiro	Kaiser Comp & Drug, VSP Vision & Chiro
HMSA 90/10 PPO (fully insured) Medical and	HMSA 90/10 (fully insured) Medical and Drug,
Drug, VSP Vision & Chiro	VSP Vision & Chiro
HMA 80/20 (self funded) Medical, Catalyst	HMSA 80/20 (fully insured), drug, VSP Vision
Drug, VSP Vision & Chiro	& Chiro
HMSA Supplemental Medical, Drug, Vision &	HMSA Supplemental Medical, Drug, Vision &
Chiro	Chiro
VSP Vision only	VSP Vision only
Primary HDS Dental Plan	Primary HDS Dental Plan
Supplemental HDS Dental Plan	Supplemental HDS Dental Plan

Regarding new enrollment cards, you must use your current HSTA VEBA COBRA enrollment cards for the EUTF Kaiser plan, EUTF HMSA 90/10 plan, EUTF HMSA Supplemental plan, and EUTF HDS plan. The EUTF HMSA 80/20 plan (which was previously with HMA) will issue you a new enrollment card. More information will be forthcoming. Please check our website periodically for updates.

### Will I receive new membership cards? If so, when?

Your benefit coverage with EUTF plans specifically created for HSTA VEBA COBRA started on January 1, 2011. In most instances you will use your HSTA VEBA COBRA membership cards. However, if you previously had HSTA VEBA COBRA HMA "80/20" medical plan and Catalyst prescription drug plan, on January 1, 2011, EUTF converted you to HMSA's "80/20" medical plan and drug plan. If you need to visit the doctor, dentist, eye doctor, etc. on January 1, 2011 or after, and have not received your membership card, please send EUTF an email so that we can follow up with the insurance carrier PRIOR to your visit. You are COVERED with EUTF effective January 1, 2011 provided payment is received by carrier on or before January 21, 2011.

The following insurance carriers issue membership cards: HMSA, HMA, Kaiser, and HDS. If you do not receive a membership card by late-January, notify EUTF by email at <a href="mailto:eutf@hawaii.gov">eutf@hawaii.gov</a> so that we can follow up and get back to you. Please note that the membership card(s) you receive in late-January will be for the benefit plan(s) EUTF converts you to pursuant to the table on page 2.

If you complete a Continuation Coverage (COBRA) Election Form, your change is effective March 1, 2011. You should receive your new membership card(s) by mid-March. If you do not receive a membership card by March 15, 2011, send EUTF an email and in the subject line type: "URGENT (HSTA COBRA)" so that we can follow up and get back to you. However, your changes start on March 1, 2011, regardless of whether you receive your cards. If you need to visit the doctor, dentist, eye doctor, etc. on March 1, 2011 or after, and have not received your membership card, you ARE covered provided payment was made to the appropriate carrier – send EUTF an email so that we can follow up with the insurance carrier.

My HSTA VEBA COBRA benefit bundles my medical, prescription drug, vision and chiropractic coverage. Will EUTF do the same for the plans they are creating for us?

Yes. EUTF has created bundled plans that provide the same standard of coverage in benefits currently being provided under HSTA VEBA COBRA bundled plans, in response to Judge Sakamoto's oral ruling.

My HSTA VEBA COBRA drug plan is bundled with my medical plan, but I want to make changes to my enrollment. If I forgot to check the box on the Continuation of Coverage Form to enroll in EUTF's COBRA drug plan, will I still be covered in EUTF's COBRA drug plan?

No. You MUST check the "Self" or "Family" box next to "Prescription Drugs informedRx Prescription Drug" to have drug coverage under EUTF COBRA. If you leave all boxes blank, EUTF COBRA will assume you do not want (waive) drug coverage.

### What will happen to my dependants that I currently cover under the HSTA VEBA COBRA Plans?

Any dependants you cover under the HSTA VEBA COBRA plan will be enrolled in the plans EUTF created specifically for HSTA VEBA COBRA effective January 1, 2011. If any of your qualified dependents chooses to enroll individually, make a copy of the blank form for each family member choosing to enroll separately in a EUTF COBRA plan. You may still enroll the rest of the family under your enrollment.

### What if I want to drop or add a dependent?

Only dependents that were covered under your "active coverage" may participate in COBRA. You are not allowed to add dependents to COBRA that were not covered when you were an "active" plan participant. You are allowed to drop a plan or dependent at any time during your continuation period.

## Will my cost for the plans EUTF specifically created for HSTA VEBA COBRA be the same as the HSTA VEBA COBRA plans?

Yes. See Attachment #1 and #2 of this memo.

## How can I get more information on the various EUTF specifically created plans for HSTA VEBA COBRA plans' benefits and EUTF COBRA plans' benefits?

Visit the EUTF website at: www.eutf.hawaii.gov. Click on "Links to Carrier Websites".

#### What if I want to change plans?

At your initial enrollment in COBRA, you may drop dependents that were previously covered but may not change the plan in which you are participating (i.e., PPO, HMO, indemnity plan, etc.) unless you relocate to an area where your current plan is not available.

The plans and qualified beneficiaries listed are those that were active on the last day of coverage (12/31/2010). You may only enroll in those plans that you had been enrolled on the last day of coverage.

### If I do not complete a Continuation Coverage (COBRA) Election Form during the limited COBRA open enrollment, will my health benefits terminate?

If you did not make payment directly to the carriers (see page 6) by January 21, 2011 your coverage will be terminated. If you did make payment by January 21, 2011, your COBRA health benefits will continue. You do <u>not</u> need to complete a COBRA Election Form to continue your current coverage.

### Will EUTF be conducting any limited open enrollment sessions that we can attend?

Yes. See Attachment #3 for Open Enrollment Information Session Schedule.

HSTA VEBA COBRA Members

January 11, 2011

Subject: Information Regarding Transitioning to EUTF COBRA Health Plans Created Specifically for HSTA VEBA COBRA Members and Open Enrollment

For open enrollment, who can explain the difference in the standard of coverage in benefits between the EUTF plans specifically created for HSTA VEBA COBRA members and the EUTF COBRA plans available to all other State and County COBRA members?

Call the insurance carries listed on page 6.

If I want to make a change and if I forget to check any box next to the various choices, what happens?

EUTF will assume you do not want (waive) that coverage.

If I do not want to make changes, do I still need to complete a COBRA Enrollment Form?

No.

If I want to make a change during open enrollment, where do I send my completed COBRA Form?

Mail your completed forms to EUTF. Our mailing address is:
Hawaii Employer-Union Health Benefits Trust Fund
ATTN: HSTA COBRA
P.O. Box 2121
Honolulu, HI 96805-2121

January 11, 2011

Subject: Information Regarding Transitioning to EUTF COBRA Health Plans Created Specifically for HSTA VEBA COBRA Members and Open Enrollment Page 6

### If I have questions, who can I contact?

We suggest you visit the EUTF website at <a href="www.eutf.hawaii.gov">www.eutf.hawaii.gov</a> first to see if the information you need is available there. Click on the following links that may be pertinent:

- New COBRA Guidelines
- Links to Carrier Web Sites

If you still have questions, we prefer you email us your questions at: <a href="mailto:eutf@hawaii.gov">eutf@hawaii.gov</a>. EUTF can answer your questions about eligibility, status of your enrollment, required supporting documents, and timing of submission of forms. However, if you have questions related to the **benefits** in any plan, we recommend you contact the applicable insurance carrier. Their contact information is:

- ChiroPlan: Honolulu (808) 621-4744, Neighbor Islands 1 (800) 414-8445 711 Kilani Avenue, Suite 3, Wahiawa, HI 96786
- Hawaii Dental Service (HDS): (808) 529-9310, Toll-free 1 (866) 702-3883
   700 Bishop Street Suite 700, Honolulu, HI 96813
- Health Management Associates (HMA):
   (808) 954-8796, Toll-free 1 (866) 826-5335
   1440 Kapiolani Boulevard, Suite 1020, Attn: Enrollment, Honolulu, HI 96814
- Hawaii Medical Service Association (HMSA):
   Oahu (808) 948-6499, Toll-free 1 (800) 766-4672
   P.O. Box 860, Attn: Membership Services Dept., Honolulu, HI 96808-0860
- Kaiser Permanente (Kaiser): (808) 432-5955, Toll-free 1 (800) 966-5955
   711 Kapiolani Boulevard, Honolulu, HI 96813
- informedRx [billing handled by ARM Ltd.]: Toll-free 1 (866) 533-6977
  ARM Ltd., 171 West Wing Street #210, Arlington Heights, IL 60005
- Vision Service Plan (VSP): Honolulu (808) 532-1600, Toll-free 1 (800) 522-5162
   P.O. Box 997100, Sacramento, CA 95899

# ATTACHMENT #1 NEW COBRA HEALTH PLAN MONTHLY RATES EFFECTIVE JANUARY 1, 2011 – JUNE 30, 2011

Benefit Plan	Type of Enrollment	<b>Total COBRA Premium</b>
MEDI	CAL PLANS	
HMSA PPO 80/20 Medical Drug	Self	\$261.39
Tiwisa i i O 80/20 Medicai Diug	Family	\$834.67
HMSA PPO 90/10	Self	\$405.84
Medical & Drug Plan	Family	\$1,223.80
Kaiser Medical & Drug Plan	Self	\$326.20
Raiser Medical & Diug Flair	Family	\$978.59
HMSA Supplemental	Self	\$239.51
Supplemental Medical, Drug & Vision Plan	Family	\$720.26
DEN	TAL PLAN	* 443
Primary HDS Dental Plan	Self	\$29.84
Timiary 1103 Demai Flan	Family	\$89.51
UDS Supplemental Dantal Blan	Self	\$15.81
HDS Supplemental Dental Plan	Family	\$45.71
VISI	ON PLAN	4
VSP Vision	Self	\$6.09
VSF VISIOII	Family	\$14.34
CHIR	OPRACTIC	
DSN Chiroprostic	Self	\$1.02
RSN Chiropractic	Family	\$2.45

Note: Information provided by ATPA.

# ATTACHMENT #2 (1 of 2) COBRA RETIREES MOTHLY HEALTH BENEFIT PLAN RATES EFFECTIVE JANUARY 1, 2011 – JUNE 30, 2011

Benefit Plan	Type of Enrollment	Total COBRA Premium
M	EDICAL PLANS: NON-MEDICAR	E
HMSA Medical & Drug	Self	\$414.54
VSP Vision and ChiroPlan	Family	\$1,197.77
Kaiser Medical & Drug	Self	\$333.02
VSP Vision and ChiroPlan	Family	\$994.71
<i>M</i> .	EDICAL PLANS: WITH MEDICAR	PE .
HMSA Medical & Drug	Self	\$344.26
VSP Vision and ChiroPlan	Family	\$879.43
	Self	\$251.87
Kaiser Medical & Drug VSP Vision and ChiroPlan	2 Medicare	\$506.22
	1 Medicare & 1 Non-Medicare	\$751.26
	Family	\$751.26
	DENTAL – ALL RETIREES	
	Single	\$35.70
HDS Dental Plan	Two-Party	\$73.08
	Family	\$73.08
VISIO	N & CHIROPRACTIC – ALL RETI	REES
	Self	\$6.82
VSP Vision & ChiroPlan	Two-Party	\$16.13
	Family	\$16.13

Note: Information provided by ATPA.

# ATTACHMENT #2 (2 of 2) COBRA RETIREES MOTHLY HEALTH BENEFIT PLAN RATES RETIREES TRANSFERRED JANUARY 1, 2007 FROM EUTF EFFECTIVE JANUARY 1, 2011 – JUNE 30, 2011

Benefit Plan	Type of Enrollment	Total COBRA Premium				
MEDICAL PLANS: NON-MEDICARE						
LIMS A Madical & Drug	Self	\$552.85				
HMSA Medical & Drug VSP Vision and ChiroPlan	Two-Party	\$1,149.35				
VSF VISION and ChiroFian	Family	\$1,668.08				
Voices Medical & Dave	Self	\$333.02				
Kaiser Medical & Drug VSP Vision and ChiroPlan	Two-Party	\$994.71				
VSF VISION and ChiroFian	Family	\$994.71				
M	EDICAL PLANS: WITH MEDICA	RE				
LIMCA Madical & Duna	Self	\$416.74				
HMSA Medical & Drug VSP Vision and ChiroPlan	Two-Party	\$823.11				
VSF VISION and ChiloFlan	Family	\$1,095.08				
Kaiser Medical & Drug	Self	\$251.87				
	Two-Party	\$506.22				
VSP Vision and ChiroPlan	Family	\$751.26				
	DENTAL – ALL RETIREES					
	Single	\$35.70				
HDS Dental Plan	Two-Party	\$73.08				
	Family	\$73.08				
VISIO	N & CHIROPRACTIC – ALL RET	TIREES				
	Self	\$6.82				
VSP Vision & ChiroPlan	Two-Party	\$16.13				
	Family	\$16.13				

Note: Information provided by ATPA.

## ATTACHMENT #3 (1 of 2) OPEN ENROLLMENT INFORMATION SESSION SCHEDULE

Date	Location Location	Time
	Maui Community College	
Thursday	Kalama 103	10:00 - 11:30 1:00 - 2:30
January 6, 2011	January 6, 2011 (Maui)  Thursday Leeward Community College	
Thursday	GT 105	8:30 - 10:30 11:00 - 12:30
January 6, 2011	(Oahu)	3:00 – 4:15
		8:30 – 10:00
Friday	U.H. Kuykendall Auditorium	10:30 - 12:00
January 7, 2011	(Oahu)	3:00 – 4:15
Monday	Mitchell Pauole Community Center	2:30 - 3:30
January 10, 2011	(Molokai)	3:45 – 4:30
January 10, 2011	Kapolei Hale	8:30 – 10:00
Tuesday	Conference Rm A & B	10:30 - 12:00
January 11, 2011		
•	(Oahu)	3:00 – 4:15
Wednesday	State Capitol Auditorium	8:30 - 10:00
January 12, 2011	(Oahu)	10:30 - 12:00
,		3:00 – 4:15
	Yano Hall	10:00 - 11:00
Wednesday	(Kona – Captain Cook)	11:30 – 12:30
January 12, 2011	Natural Energy Laboratory	3:00 – 4:15
	(Kona – Kailua)	
Thursday	Aunt Sally's Luau Hale	10:00 - 11:30
January 13, 2011	(Hilo)	1:00-2:30
January 13, 2011	(IIIIO)	3:00 – 4:15
Tuesday	Mission Memorial Auditorium	8:30 - 10:00
January 18, 2011	(Oahu)	10:30 - 12:00
January 18, 2011	(Oanu)	3:00 - 4:15
Tuesday	Kauai War Memorial Convention Center	10:00 - 11:30
Tuesday		1:00-2:30
January 18, 2011	(Kauai)	3:00 – 4:15
XX 1 1	W 'W M '10 d' C	10:00 - 11:30
Wednesday	Kauai War Memorial Convention Center	1:00-2:30
January 19, 2011	(Kauai)	3:00 – 4:15
		8:30 - 10:00
Wednesday	Mission Memorial Auditorium	10:30 - 12:00
January 19, 2011	(Oahu)	3:00 – 4:15
		10:00 - 11:30
Thursday	Wailuku Community Center	1:00 - 2:30
January 20, 2011	(Maui)	3:00 - 4:15
	Windward Community College	
Friday Windward Community College Akoakoa 105		8:30 - 10:00 10:30 - 12:00
January 21, 2011		3:00 – 4:15
	(Oahu)	3.00 - 4.13

### ATTACHMENT #3 (2 of 2) LOCATION ADDRESSES

### Oahu

Leeward Community College, GT105

96-045 Alaike Street Pearl City, HI 96782

Kapolei Hale, Conference Rm A & B

1000 Uluohia Street Kapolei, HI 96707

**Mission Memorial Auditorium** 

City Hall Annex 550 S. King Street Honolulu, HI 96813 **U.H. Kuykendall Auditorium** 

2445 Campus Road Honolulu, HI 96822

**State Capitol Auditorium** 

415 S. Beretania Street Honolulu, HI 96813

Windward Community College, Akoakoa 105

45-720 Keaahala Road Kanohe, HI 96744

### **Neighbor Island**

Maui - Kahului

Maui Community College, Kalama 102 310 Ka'ahumanu Avenue Kahului, HI 96732

Molokai - Kaunakakai

Mitchell Pauole Community Center 90 Inoa Street Kaunakakai, HI 96748

Hawaii - Kona (Captain Cook)

Yano Hall 86-6156 Mamalahoa Highway Captain Cook, HI 96750

<u>Hawaii – Hilo</u>

Aunt Sally's Luau Hale 799 Piilani Street Hilo, HI 96720 <u> Maui – Wailuku</u>

Wailuku Community Center 395 Waea Place Wailuku, HI 96793

Kauai - Lihue

Kauai War Memorial Convention Center 4191 Hardy Street Lihue, HI 96766

<u>Hawaii - Kona (Kailua)</u>

Natural Energy Laboratory 73-4460 Queen Ka'ahumanu Highway Kailua-Kona, HI 96740

# HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND COBRA ACTIVE EMPLOYEES BU12 EFFECTIVE MARCH 1, 2011

	1	
Benefit Plan	Type of Enrollment	Total COBRA Premium
MEDICAL PLANS		
EUTF PPO (HMA) - 90/10 Plan	Self	\$285.79
RSN Chiropractic	Two-Party	\$714.59
Kon Chilopiactic	Family	\$926.39
EUTF PPO (HMSA) - 80/20 Plan	Self	\$276.52
RSN Chiropractic	Two-Party	\$691.33
Non omopiacio	Family	\$896.24
	Self	\$48.90
EUTF Prescription Drug (informedRx)	Two-Party	\$122.26
	Family	\$158.63
EUTF HMO (HMSA)	Self	\$379.40
Prescription Drug	Two-Party	\$948.89
RSN Chiropractic	Family	\$1,230.32
Kaiser Comprehensive	Self	\$317.94
Prescription Drug	Two-Party	\$794.00
RSN Chiropractic	Family	\$1,028.32
Kaiser Basic	Self	\$268.74
Prescription Drug	Two-Party	\$671.03
RSN Chiropractic	Family	\$868.92
EUTF Supplemental (HMSA)	Self	\$198.35
informedRx Prescription Drug	Two-Party	\$498.51
RSN Chiropractic	Family	\$653.51
Royal State Supplemental (eff 1/1/2011)	Self	\$41.58 \$103.22
Prescription Drug	Two-Party	\$103.22
RSN Chiropractic EUTF High Deductible Health Plan	Family Self	\$267.96
	Two-Party	\$671.61
(HMSA)	Family	\$872.90
Prescription Drug	T anning	Ψ012.30
DENTAL PLAN		
	Self	\$32.64
HDS Dental	Two-Party	\$65.24
	Family	\$107.51
VISION PLAN		
	Self	\$6.10
VSP Vision	Two-Party	\$11.28
	Family	\$14.74

### HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND COBRA ACTIVE EMPLOYEES

### **ALL BU'S EXCEPT BU12**

### HSTA VEBA ACTIVE EMPLOYEES WHO OPT TO TRANSFER TO EUTF PLANS (BU05,45) BU 05, 45 EMPLOYEES HIRED ON OR AFTER JANUARY 1, 2011

### **EFFECTIVE MARCH 1, 2011**

MEDICAL PLANS   Self   \$320.42   Two-Party   \$777.79   Family   \$991.91			
Self   \$320.42	Benefit Plan	1	
Two-Party   \$777.79   Family   \$991.91	MEDICAL PLANS		
RSN Chiropractic   Family   \$991.91	FUTE DDO (HMA) - 90/10 Plan		
EUTF PPO (HMSA) - 80/20 Plan RSN Chiropractic  EUTF Prescription Drug (informedRx)  EUTF Prescription Drug (informedRx)  EUTF HMO (HMSA)  Self  \$434.6.6  Two-Party \$11,055.19  RSN Chiropractic  Family \$1,345.93  RSN Chiropractic  Family \$1,495.11  Kaiser Basic  Prescription Drug  RSN Chiropractic  Family \$1,195.11  Kaiser Basic  Self \$326.19  Two-Party \$791.96  RSN Chiropractic  Family \$1,0096.88  EUTF Supplemental (HMSA)  InformedRx Prescription Drug  RSN Chiropractic  Family \$1,0096.88  EUTF Supplemental (HMSA)  Self \$229.38  InformedRx Prescription Drug  RSN Chiropractic  Family \$710.39  Royal State Supplemental (eff 1/1/2011)  Prescription Drug  RSN Chiropractic  Family \$710.39  ROyal State Supplemental (eff 1/1/2011)  Prescription Drug  RSN Chiropractic  Family \$710.39  Family \$114.73  Self \$294.42  EUTF High Deductible Health Plan (HMSA)  Two-Party \$715.53  Family \$913.20  DENTAL PLAN  HDS Dental  Self \$32.64  Two-Party \$65.24  Family \$107.51  VISION PLAN  VSP Vision  Self \$6.10  Two-Party \$11.28			
Two-Party   \$752.47	K3N Chiropractic		
Self   System   Self   System   Syste	FILTE DDO (HMSA) - 80/20 Plan		
Self   \$72.23	· · · · · · · · · · · · · · · · · · ·		
EUTF Prescription Drug (informedRx)         Two-Party Family         \$175.40           Family         \$223.93           EUTF HMO (HMSA)         Self         \$434.66           Prescription Drug         Two-Party         \$1,055.19           RSN Chiropractic         Family         \$1,345.93           Kaiser Comprehensive         Self         \$386.04           Prescription Drug         Two-Party         \$937.33           RSN Chiropractic         Family         \$1,195.11           Kaiser Basic         Self         \$326.19           Prescription Drug         Two-Party         \$791.96           RSN Chiropractic         Family         \$1,009.68           EUTF Supplemental (HMSA)         Self         \$229.38           informedRx Prescription Drug         Two-Party         \$556.98           RSN Chiropractic         Family         \$710.39           Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Prescription Drug         Two-Party         \$715.53           Prescription Drug         Two-Party         \$65.24           Family         \$	K3A Chiropractic	Family	
Family   \$223.93		Self	
Self   \$434.66	EUTF Prescription Drug (informedRx)	Two-Party	
Prescription Drug		Family	\$223.93
RSN Chiropractic   Family   \$1,345.93	EUTF HMO (HMSA)	Self	\$434.66
RSN Chiropractic         Family         \$1,345.93           Kaiser Comprehensive         Self         \$386.04           Prescription Drug         Two-Party         \$937.33           RSN Chiropractic         Family         \$1,195.11           Kaiser Basic         Self         \$326.19           Prescription Drug         Two-Party         \$791.96           RSN Chiropractic         Family         \$1,009.68           EUTF Supplemental (HMSA)         Self         \$229.38           informedRx Prescription Drug         Two-Party         \$556.98           RSN Chiropractic         Family         \$710.39           Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Self         \$294.42           EUTF High Deductible Health Plan (HMSA)         Two-Party         \$715.53           Prescription Drug         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28	Prescription Drug	Two-Party	\$1,055.19
Two-Party   \$937.33	RSN Chiropractic	Family	\$1,345.93
Two-Party   \$937.33		Self	\$386.04
RSN Chiropractic   Family   \$1,195.11	-	Two-Party	
Kaiser Basic         Self         \$326.19           Prescription Drug         Two-Party         \$791.96           RSN Chiropractic         Family         \$1,009.68           EUTF Supplemental (HMSA)         Self         \$229.38           informedRx Prescription Drug         Two-Party         \$556.98           RSN Chiropractic         Family         \$710.39           Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Self         \$294.42           EUTF High Deductible Health Plan (HMSA)         Two-Party         \$715.53           Prescription Drug         Family         \$913.20           DENTAL PLAN         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28			\$1,195.11
Two-Party   \$791.96	Kaiser Basic		\$326.19
RSN Chiropractic         Family         \$1,009.68           EUTF Supplemental (HMSA)         Self         \$229.38           informedRx Prescription Drug         Two-Party         \$556.98           RSN Chiropractic         Family         \$710.39           Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Self         \$294.42           EUTF High Deductible Health Plan (HMSA)         Two-Party         \$715.53           Prescription Drug         Family         \$913.20           DENTAL PLAN         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28			
Self   \$229.38	•		
InformedRx Prescription Drug         Two-Party         \$556.98           RSN Chiropractic         Family         \$710.39           Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Self         \$294.42           EUTF High Deductible Health Plan (HMSA)         Two-Party         \$715.53           Prescription Drug         Family         \$913.20           DENTAL PLAN         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28			
RSN Chiropractic         Family         \$710.39           Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Self         \$294.42           EUTF High Deductible Health Plan (HMSA)         Two-Party         \$715.53           Prescription Drug         Family         \$913.20           DENTAL PLAN         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28			
Royal State Supplemental (eff 1/1/2011)         Self         \$41.58           Prescription Drug         Two-Party         \$103.22           RSN Chiropractic         Family         \$114.73           Self         \$294.42           EUTF High Deductible Health Plan (HMSA)         Two-Party         \$715.53           Prescription Drug         Family         \$913.20           DENTAL PLAN         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28			
Two-Party   \$103.22			
Self   \$294.42			
Self   \$294.42			
### EUTF High Deductible Health Plan (HMSA)   Two-Party   \$715.53	Roll officere		
Prescription Drug         Family         \$913.20           DENTAL PLAN         Self         \$32.64           HDS Dental         Two-Party         \$65.24           Family         \$107.51           VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28	FLITE High Deductible Health Plan (HMSA)		
Self   \$32.64	, , ,		
Self   \$32.64     Two-Party   \$65.24     Family   \$107.51     VISION PLAN   Self   \$6.10     VSP Vision   Two-Party   \$11.28	1 1630ription Drug		70.0.20
Two-Party   \$65.24   Family   \$107.51	DENTAL PLAN		
VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28			
VISION PLAN         Self         \$6.10           VSP Vision         Two-Party         \$11.28	HDS Dental		\$65.24
Self         \$6.10           VSP Vision         Two-Party         \$11.28		Family	\$107.51
VSP Vision Two-Party \$11.28	VISION PLAN		
		Self	\$6.10
	VSP Vision	Two-Party	\$11.28
		Family	\$14.74

### **HSTA COBRA**

### Hawaii Employer-Union Health Benefits Trust Fund

### **HSTA: COBRA ELECTION FORM**

JAN 2011

PLEASE SUBMIT THIS HSTA COBRA **ELECTION FORM TO** THE EUTF

SECTION 1:	COBRA PARTICIPANT DATA	Please complete all ap Social Security number			lments	
	Ор	en Enrollment	are required to p	2100633 611101	intenta.	
COBRA Enrollee(	Last Name, First Name, Middle Initial)	Participant Name (if	different) (Last N	Vame, First I	Name, Middle Ir	nitial)
Home Phone (	) ) )	Home Phone (	)			
		Wobile Phone (	)			***************************************
Street	esidence Address your address has changed)		our address has cha			
City	StateZip Code	Line 2 City	SI	 ate	Zip Code	
Street	lailing Address (if different from above) State Zip Code	Participant Mailing A Street Line 2 City				
Oity	- σιαιε Δρ σουε	Oity	51	ate	Zip Code	
COBRA Enrollee's	Social Security Number (SSN)	Participant's Social	Security Number	(SSN)		
COBRA Enrollee: Gender  Male Birth Date: (MM/		Participant: Gender  Male Birth Date: (MM/D				
	COBRA PLAN SELECTION: to continue coverage as indicated below and will be	responsible for the full	cost of the co	waraga		
Medical Plan						
Type	☐ Cancel/Waive Medical Cov	rerage	Cr	Self	one box in each 2-Party	Family
	Fully Insured <b>HMSA</b> PPO <b>80/20</b> Medical and Drug VSP, Chiroplan Hawaii	(HMSA),				
PPO	Fully Insured <b>HMSA</b> PPO <b>90/10</b> Medical and Drug VSP, Chiroplan Hawaii	j (HMSA),				
НМО	Kaiser Medical and Drug, VSP, Chiroplan Hawaii					
Cunniamental	Supplemental-HMSA Medical, Drug and Vision, Chiroplan Hawaii					
Supplemental	Supplemental-HDS Dental					
Other Plans			Cancel/Waive	Self	2-Party	Family
Vision Service Plan (VSP)						
Primary HDS Dental						

The EUTF created new health benefit plans for HSTA VEBA COBRA members in response to the December 7, 2010 oral ruling by Judge Sakamoto. The new plans offer HSTA VEBA COBRA members the same standard of coverage in benefits that they enjoyed under their HSTA VEBA COBRA plans. All HSTA VEBA COBRA members will be transitioned to the newly created EUTF plans that offer the same standard of coverage in benefits on January 1, 2011.

			PARTIC	IPANT'S SSN			
SE	CTION	3: DEPENDENT INFORMATION AND ELECTION	of COBRA PI	_AN(S)			
	-	dependents you wish to cover. Relationship* Key: SP=Spouse, DP=Dom	·	hild or your Spouse	's Child, DPCH= Dome	estic Partner's	Child,
GC=G	Buardians	ship/Foster child, DC=Disabled Child if your child is age 19 or over and is a Dependent:	ilso disabled.	Birth Date			Gender
Add	Delete	Last Name (if different), First Name, Middle Initial		(MMDDYYYY)	Social Security Number	*Relationship	M/F
				/ /			
				/ /			
				/ /			
				/ /			
				/ /			••••
Detail	ed eligibi	ility information is available at www.eutf.hawaii.gov in the EUTF Administra	itive Rules, Chapter 87A,	Hawaii Revised Sta	tutes.	-L	
Deper	ndent Ce	rtification and Student Certification-See Section 4.6 and 4.7 of "Instruction"	ns for Completing Form E	C-1" for more inforn	nation.		
l c	ertify the	at all of my dependent children meet eligibility requirements for e	nrollment in the COBR	tA plans.	***************************************	(initials)	
SE	CTION	4: COBRA PAYMENT INFORMATION					
Che	cks are	e to be made payable to each respective insurance ca	rrier. Payment is c	lue the first day	of each month.	Failure to r	nake
		the due date will result in the termination of this coverage					
to ch	nange i	n accordance with federal law.					
		fical Service Association (HMSA):	ChiroPlan: Honolulu	• •	- ·	0) 414-8445	
	,	08) 948-6499, Toll-free 1 (800) 766-4672 (860, Attn: Membership Services Dept., Honolulu, HI 96808-0860	/11 Kilani Avenue	e, Suite 3, Wahiawa	, HI 96/86		
ļ		Soo, 7 kin. Nembership Services Dept., Honorala, 117 90000 0000					
Kai	iser Perm	nanente (Kaiser): (808) 432-5955, Toll-free 1 (800) 966-5955	Hawaii Dental Service	e(HDS): (808) 529	-9310, Toll-free 1 (86	56) 702-3883	
1	711 Kapi	iolani Boulevard, Honolulu, HI 96813	700 Bishop Street	Suite 700, Honolul	u, HI 96813		
	Vision Service Plan (VSP): Honolulu (808) 532-1600, Toll-free 1 (800) 522-510				5162		
				Sacramento, CA 9		cc 1 (600) 322	-5102
C=4		E. CORDA BARTICIDANT SIGNATURE		<b></b>			
		5: COBRA PARTICIPANT SIGNATURE enrollment of HSTA VEBA COBRA members into the	sa now hoalth and	other hanefit	nlane is being d	one solely	to
		th Judge Sakamoto's oral ruling and not to create any		-		-	
		s. Please note that the State does not agree with Judg		_			
	•	embers into regular EUTF COBRA plans if Judge Saka		_			
Lam	eliaible	e for the coverage requested and declare that the individu	als listed on this en	rollment form a	re also eligible. I	understand	if I do
not r	make a	selection or check the "waive" box, it will be considered a	"waive." I understa	and that the ber	nefit elections mad	de on this	
application are in effect for as long as I continue to meet COBRA's eligibility requirements, or until I elect to change them subject to the provisions of COBRA. I have read the benefit materials, understand the limitations and qualifications of the COBRA benefits program and						he.	
		of COBRA. I have read the benefit materials, understand lide by the terms and conditions of the benefit plans select		qualifications of	the COBRA Den	ents prograi	n and
•		·					
A pe	A person who knowingly makes a false statement in connection with an application for any benefit may be subject to imprisonment and fines. Additionally, knowingly making a false statement may subject a person to termination of enrollment, denial of future enrollment, or						

If you do not submit this completed Election Form by the due date, you will lose your right to elect COBRA continuation coverage.

If you reject COBRA continuation coverage before the due date, you may change your mind as long as you finish this completed Election Form before the due date.

civil damages. This form supersedes all forms and submissions I previously made for COBRA coverage. I hereby declare that the above

statements are true to the best of my knowledge and belief, and I understand that I am subject to penalty for perjury.

COBRA Participant Signature: \_\_\_

Date Signed: